

Amendment to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.-33. (Cancelled)

34. (Currently amended) A process for ~~electronically presenting bills,~~
comprising:

receiving billing information associated with a bill of a biller; and

displaying transmitting a presentation comprising (i), in a first portion of a single screen, a ~~the~~ bill of a ~~biller~~ including at least one of a total amount due and ~~or~~ a minimum amount due, and a payment due date; and displaying (ii), in a second portion of the single screen, bill payment information including a payment date area for displaying a pre-populated payment date derived from the payment due date of the bill, and a payment amount area for displaying a pre-populated payment amount derived from at least one of the total amount due or the minimum amount due of the bill.

35. (Currently amended) The process according to claim 34, wherein:

a ~~the~~ pre-populated payment date which pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner ~~is automatically displayed initially in the payment date area as the payment date.~~

36. (Currently amended) A process according to claim 35, wherein:

the particular manner of making payment is comprises one of a first type payment mode ~~and~~ or a second type payment mode;

if the particular manner of making payment is comprises the first type payment mode, the ~~automatically displayed~~ pre-populated payment date pre-dates the displayed payment due date by a first amount corresponding to the time period for making payment using the first type payment mode; and

if the particular manner of making payment is comprises the second type payment mode, the ~~automatically displayed~~ pre-populated payment date pre-dates the displayed payment due date by a second amount, different than the first amount, corresponding to the time period for making payment using the second type payment mode.

37. (Original) A process according to claim 36, wherein:

the first type payment mode is payment by hard copy check; and
the second type payment mode is payment by electronic fund transfer.

38. (Currently amended) A process according to claim 34, wherein:

the displayed bill payment information includes a periodic payment area for displaying a periodicity at which further payments of the displayed pre-populated payment amount are to be made after the displayed pre-populated payment date.

39. (Currently amended) A process according to claim 34, wherein:

the displayed bill payment information includes a payment status indicator for indicating a status of payment of the displayed pre-populated payment amount.

40. (Currently amended) A process according to claim 39, wherein:

the displayed bill payment information is displayed in a format of a check and includes the pre-populated payment date displayed as a date of check, the pre-populated payment amount displayed as an amount of the check, and a cancelled check stamp as the indication that the displayed pre-populated payment amount has been paid.

41. (Currently amended) A process according to claim 34, further comprising:

receiving a user command to change the displayed pre-populated payment date to a modified payment date; and

automatically changing the displayed pre-populated payment date to the modified payment date in the displayed bill payment information, based on the user change date command.

42. (Currently amended) A process according to claim 34, wherein the displayed bill payment information includes a payee area for displaying a payee name, and further comprising:

receiving a user command identifying a biller; and

automatically displaying a name of the identified biller as the payee name in the payee area;

wherein ~~the bill and~~ the bill payment information ~~are~~ is displayed in response to the identification of the biller.

43. (Original) A process according to claim 42, wherein:
displaying, on the single screen, a selectable biller list including a plurality of
billers; and

the received user command identifies the biller by selecting one of the
plurality of billers from the selectable biller list.

44. (Original) A process according to claim 34, further comprising:
displaying, in a third portion of the single screen, at least one of a first
indicator corresponding to terms and conditions associated with the displayed bill, a
second indicator corresponding to advertisements, and a third indicator corresponding to
customer care.

45. (Original) A process according to claim 34, wherein the displayed bill
payment information is displayed in a check format.

46. (Currently amended) A system ~~for electronically presenting bills~~
~~authorizing payment~~, comprising:

a storage device, wherein the storage device includes software instructions;

a communications interface; and

a processor, in communication with the storage device and communication
interface, wherein the processor is operable to execute the software instructions to:

~~generate a display configured to present~~ presentation comprising (i) in a first portion of a single screen, a bill of a biller including at least one of a total amount due ~~and or~~ a minimum amount due, and a payment due date, and (ii) in a second portion of the single screen, bill payment information including a payment date area ~~for displaying a~~ pre-populated payment date derived from the payment due date of the bill, a payment amount area ~~for displaying a~~ pre-populated payment amount derived from at least one of the total amount due or the minimum amount due of the bill, and a payment authorization indicator for authorizing payment of the displayed pre-populated payment amount on the displayed pre-populated payment date;

transmit the presentation to a user, via the communications interface;

~~an input device for activating the payment authorization indicator; and~~

~~a processor for generating a message to authorize payment of the displayed payment amount on the displayed payment date based on the activation of the payment authorization indicator; and~~

transmit to the biller, via the communications interface, remittance advice responsive to an activation of the payment authorization indicator.

47. (Currently amended) The system according to claim 46, wherein:

a the pre-populated payment date ~~which~~ pre-dates the displayed payment due date by an amount of time corresponding to a time period for making payment in a particular manner ~~is automatically displayed initially in the payment date area as the payment date.~~

48. (Currently amended) A system according to claim 47, wherein:

the particular manner of making payment is comprises one of a first type payment mode ~~and~~ or a second type payment mode;

if the particular manner of making payment is comprises the first type payment mode, the ~~automatically~~ displayed pre-populated payment date pre-dates the displayed payment due date by a first amount corresponding to the time period for making payment using the first type payment mode; and

if the particular manner of making payment is comprises the second type payment mode, the ~~automatically~~ displayed pre-populated payment date pre-dates the displayed payment due date by a second amount, different than the first amount, corresponding to the time period for making payment using the second type payment mode.

49. (Original) A system according to claim 48, wherein:

the first type payment mode is payment by hard copy check; and

the second type payment mode is payment by electronic fund transfer.

50. (Currently amended) A system according to claim 46, wherein:

the displayed bill payment information includes a listing of selectable periods;

~~the input device is further configured~~ the processor is further operable to execute additional software instructions to receive, via the communications interface, a user selection of one of the listed selectable periods;

the bill payment area includes a payment period area for displaying the selected period; and

~~the input device is further configured~~ the processor is further operable to execute additional software instructions to generate, via the communications interface, the message remittance advice to authorize payment of the displayed pre-populated payment amount on the displayed pre-populated payment date and thereafter at the displayed selected period based on the activation of the payment authorization indicator.

51. (Currently amended) A system according to claim 46, wherein the presentation is a first presentation, and wherein:

~~the display is further configured~~ the processor is further operable to execute additional software instructions to generate a second presentation comprising to present (i) in a first portion of another single screen, another bill including at least one of another total amount due ~~and~~ or another minimum amount due, and another payment due date, and (ii) in a second portion of the other single screen, bill payment information including another payment date area ~~for~~ displaying another pre-populated payment date, another payment amount area ~~for~~ displaying another pre-populated payment amount, and a payment status indicator for indicating a status of payment of the displayed pre-populated payment amount.

52. (Currently amended) A system according to claim ~~51~~ 46, wherein:

~~the display is further configured to display~~ processor is further operable to execute additional software instructions to generate the presentation to display the payment information in a format of a check, ; and the displayed payment information includes the displayed pre-populated payment date displayed as a date of the check, the displayed pre-

populated payment amount ~~displayed~~ as an amount of the check, and a cancelled check stamp ~~displayed~~ as the payment made indicator.

53. (Currently amended) A system according to claim 46, wherein the processor is further operable to execute additional software instructions to:

~~the input device is further configured to receive, via the communications interface,~~ a user command to change the displayed pre-populated payment date to a modified payment date; and

~~the processor is further configured to automatically generate an instruction to change the displayed pre-populated payment date of the presentation to the modified payment date, based on the user change date command; and~~

~~the display is further configured to change the displayed payment date to the modified payment date in the payment date area, based on the generated instruction.~~

54. (Currently amended) A system according to claim 46, wherein the processor is further operable to execute additional software instructions to:

~~the display is further configured to generate the presentation to display the bill~~ payment information with a payee area for displaying a payee name, and to display a plurality of biller identifiers on the single screen;

~~the input device is further configured to receive, via the communications interface,~~ a user command identifying one of the displayed plurality of billers; and

~~the processor is further configured to automatically generate an instruction to generate the presentation to display a name of the identified biller as the payee name in~~

the payee area in the displayed bill payment information, based on the user command;
and

~~the display is further configured to display the name of the identified biller as the
payee name in the payee area, based on the generated instruction.~~

55. (Currently amended) A system according to claim 46, wherein the
processor is further operable to execute additional software instructions to generate the
presentation comprising the displayed bill payment information is displayed in a check
format.

56. (Currently amended) A system ~~single screen display for electronically
presenting bills~~, comprising:

a storage device, wherein the storage device includes software instructions;

a communications interface; and

a processor, in communication with the storage device and communication
interface, wherein the processor is operable to execute the software instructions to
generate a presentation comprising:

in a single screen, a bill of a biller including at least one of a total amount
due ~~and~~ or a minimum amount due, and a payment due date; and

in the single screen, bill payment information including a payment date
area for displaying a pre-populated payment date ~~which automatically pre-dates
the displayed payment due date by an amount of time corresponding to a time
period for making payment in a particular manner~~ derived from the payment due

date of the bill, and a payment amount area for displaying a pre-populated payment amount derived from at least one of the total amount due or the minimum amount due of the bill; and
wherein the processor is further operable to execute the software instructions to transmit the presentation, via the communications interface, to a user.

57. (Currently amended) A display system according to claim 56, wherein:
the bill payment information includes a periodic payment area for displaying a periodicity at which further payments of the displayed pre-populated payment amount are to be made after the displayed pre-populated payment date.

58. (Currently amended) A display system according to claim 56, wherein:
the bill payment information includes a payment made indicator for indicating that the displayed pre-populated payment amount has been paid.

59. (Currently amended) A display system according to claim 58, wherein:
the bill payment information is displayed as a check with the displayed pre-populated payment date displayed as a date of check, and the displayed pre-populated payment amount displayed as an amount of the check, and a status indicator displayed as the indication of a status of payment of the displayed pre-populated payment amount.

60. (Currently amended) A display system according to claim 56, wherein the bill payment information includes a payee area for displaying a payee name.

61. (Currently amended) A display system according to claim 56, ~~further comprising:~~ wherein the processor is further operable to execute additional software instructions to:

generate a selectable biller list including a plurality of billers

transmit the selectable biller list with the presentation.

62. (Currently amended) A display system according to claim 56, ~~further comprising:~~ wherein the processor is further operable to execute additional software instructions to generate the presentation comprising at least one of a first indicator corresponding to terms and conditions associated with the displayed bill, a second indicator corresponding to advertisements, and a third indicator corresponding to customer care.

63. (Currently amended) A display system according to claim 56, wherein the bill payment information is displayed in a check format.